

Welcome back, it's me, Larry. Last time we spoke, I was telling you about when I found out that I was going to be a dad. I contacted the Benefit Office and asked how I could add Susan and my newborn child to my coverage. I was told I could add the baby to my coverage after the birth, but in order to add Susan, we would have to be legally married. On February 14, 1976, Susan and I tied the knot in Las Vegas. In order to add Susan to the plan I needed to complete, sign and return the following forms and documents:

- Change Request Form
- Coordination of Benefits Form
- Certified copy of the Marriage License with the State Seal
- Copy of Susan's social security card
- Beneficiary Designation Form

All these forms can be found on our website, www.stllaborers.com. Simply go to Forms and then click on Eligibility.

I had to make sure I turned in the paperwork quickly so Susan would become insured. I understand today, you have to turn in the paperwork within 31 days so Susan could be covered back to February 14th. If I waited until after the 31 days, Susan would have to wait until the next month to be covered. I had Susan call the Benefit Office about adding on her son, Steve, from a previous relationship. Susan was told that we could add my stepson, Steve, to my insurance and they would either send out the necessary forms. Now days, we can get these forms online or even have them emailed to us.

This all seemed like a lot of paperwork but it was all easy to fill out and well worth it. Stay tuned for next month, as I explain what happens if you were to lose your insurance.

Just Married!

